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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/791,034 Confirmation No. 1257
Applicant : William Mark Nichols et al.
Filed : March 2, 2004
Title: : AUTOMATIC COLLECTION MANAGER
TC/A.U. : 2857
Examiner : Elias Desta

Docket No. : NORT 64305
Customer No. : 29694

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

September 13, 2005

AMENDMENT

Sir:

In response to the Office Action dated June 23, 2005, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Amendments to the Drawings begin on page 5 of this paper and include both an attached replacement sheet and an annotated sheet.

Remarks/Arguments begin on page 6 of this paper.